SAP S4HANA Solution for Financial Services
The Intelligent Insurance Enterprise
Lines of Business and Legal Entities

I100
P&C + Auto
US

I300
Health
US

I500
P&C + Auto
DE

I600
Life
DE

B100
Banking
US

L100
Logistics
US
Discover your Insurance Company

Transforming the traditional insurance business into digital insurance and beyond

Company Profile  Financial Design  Predefined Business Processes  Workflows  Walkthrough Scripts  Landscape experience and access  Tips & FAQs

NOTE Click the solution logo in any subsequent slide to navigate back
### Company Profile

<table>
<thead>
<tr>
<th>Company Codes and Lines of Business</th>
<th>Company Codes Details</th>
<th>Insurance Products Overview</th>
</tr>
</thead>
<tbody>
<tr>
<td>High-level product specification: Combined Insurance (PG100) with Group</td>
<td>High-level product specification: Combined Unit Linked Insurance (PF120)</td>
<td>High-level product specification: Health Insurance with Group</td>
</tr>
<tr>
<td>Sales Channels</td>
<td>Organizational Structure</td>
<td></td>
</tr>
</tbody>
</table>

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Company Profile
Company Codes and Lines of Business

- Lines of Business are assigned 1:1 to Company Codes
- Each Company Code is assigned 1:1 to its Company. Holding processes (group consolidation) are not preconfigured.
- All Company Codes are assigned to the same Controlling Area I010

I100
Property & Casualty + Auto
US

I300
Health
US

I500
Property & Casualty + Auto
US

I600
Life
DE
## Company Profile
### Insurance Products Overview

<table>
<thead>
<tr>
<th>Company Code</th>
<th>Line of Business</th>
<th>Product</th>
<th>Product Engine</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I100</strong></td>
<td><strong>P&amp;C + Auto US</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Auto Insurance Individual (Group: in preparation)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Auto Insurance Individual with Cash Before Cover (in preparation)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Homeowners Insurance (US)</td>
<td></td>
</tr>
<tr>
<td><strong>I300</strong></td>
<td><strong>Health US</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Health Insurance - Individual and Group (US)</td>
<td></td>
</tr>
<tr>
<td><strong>I500</strong></td>
<td><strong>P&amp;C + Auto DE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Vehicle</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Family Coverage</td>
<td></td>
</tr>
<tr>
<td><strong>I600</strong></td>
<td><strong>Life DE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Combined Insurance (PG100) – Individual and Group</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Endowment Insurance (PG200) with CBC</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Combined Unit Linked Insurance (PF120) with CBC</td>
<td></td>
</tr>
</tbody>
</table>

SAP Product and Quotation Management for Insurance

Quattro (msg.PM)
## High-level product specification: Auto Insurance

### Product Engine Description

**SAP Product and Quotation Management for Insurance**
- Quotation and Underwriting Process via Fiori apps for Individual and Group Insurance
  - Underwriting rules to determine Straight Through processing vs. Manual Underwriting process
  - **Underwriter Authorization based on Vehicle Value**
- Multiple Group Plans and Plan Vehicle / Driver Upload
- Supports Multiple Vehicles & Drivers – multiple driver assignment and main driver for each vehicle
- Uses a separate reference product for rate maintenance

### Product Variant Coverage

- **Auto Insurance CBC to support Cash Before Cover Process**
- Single Auto Insurance to support single vehicle scenarios with optimized user interface for quotes

### Coverage

- **Mandatory:**
  - Third Party Liability Coverage
- **Optional:**
  - Auto Liability Sub Coverage
  - Collision & Comprehensive Coverages with optional Deductible
  - Roadside Assistance
  - Uninsured Motorist Coverages

---

### Diagram

```
Auto Policy
  ▼
  Auto Contract
    ▼
    Vehicle
      ▼
      Drivers
        ▼
        Trailer Liability
          ▼
          Third Party Liability
            ▼
            Collision Coverage
              ▼
              Comprehensive Coverage
                ▼
                Roadside Assistance
                  ▼
                  Uninsured Motorist
```
Company Profile
High-level product specification: Home Owners Insurance

<table>
<thead>
<tr>
<th>Product Engine</th>
<th>Description</th>
<th>Product Variant</th>
<th>Coverage</th>
</tr>
</thead>
</table>
| SAP Product and Quotation Management for Insurance | Quotation and Underwriting Process via Fiori apps for Individual Insurance  
  ▪ Underwriting rules to determine Straight Through processing vs. Manual Underwriting process  
  Uses a separate reference product for rate maintenance | not applicable | Mandatory:  
  ▪ Bodily Injury  
  ▪ Property Damage Coverage with Combined Limit  
  ▪ Dwelling  
  ▪ Personal Property Coverage  
  Optional:  
  ▪ Detached Structure Coverage |
Company Profile
High-level product specification: Endowment Insurance (PG200)

<table>
<thead>
<tr>
<th>Product Engine</th>
<th>Description</th>
<th>Product Variant</th>
<th>Coverage</th>
</tr>
</thead>
</table>
Company Profile

High-level product specification: Combined Insurance (PG100) with Group

<table>
<thead>
<tr>
<th>Product Engine</th>
<th>Description</th>
<th>Product Variant</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quattro msg.PM</td>
<td>Product User Interface and Underwriting Rules in SAP</td>
<td>not applicable</td>
<td>Mandatory:</td>
</tr>
<tr>
<td></td>
<td>Product and Quotation Management for Insurance</td>
<td></td>
<td>▪ Combined Insurance (G100)</td>
</tr>
<tr>
<td></td>
<td>Quotation and Underwriting Process via Fiori apps for Individual and Group</td>
<td></td>
<td>Optional:</td>
</tr>
<tr>
<td></td>
<td>Insurance</td>
<td></td>
<td>▪ Premium Exemption (Z300)</td>
</tr>
<tr>
<td></td>
<td>▪ Underwriting rules to determine Straight Through processing vs. Manual</td>
<td></td>
<td>▪ Supplementary Accident Ins (Z100)</td>
</tr>
<tr>
<td></td>
<td>Underwriting process</td>
<td></td>
<td>▪ Annuity (Z400) Riders</td>
</tr>
<tr>
<td></td>
<td>Sales Illustration</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Multiple Group Plans and Plan Member Upload</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Company Profile

High-level product specification: Combined Unit Linked Insurance (PF120)

## Product Engine Description

<table>
<thead>
<tr>
<th>Product Engine</th>
<th>Description</th>
<th>Product Variant</th>
<th>Coverage</th>
</tr>
</thead>
</table>
| Quattro msg.PM | Product User Interface and Underwriting Rules in SAP Product and Quotation Management for Insurance Quotation and Underwriting Process via Fiori apps for Individual  
  - Underwriting rules to determine Straight Through processing vs. Manual Underwriting process  
  Sales Illustration  
  Support Cash after underwriting variance of cash before cover (CBC) process | Cash Before Cover (CBC) | Mandatory:  
  - Combined Unit Linked Insurance (F120)  
 Optional:  
  - Premium Exemption (Z300)  
  - Annuity (Z400) Riders |
Company Profile
High-level product specification: Health Insurance with Group

Product Engine | Description | Coverage
--- | --- | ---
SAP Product and Quotation Management for Insurance | Quotation and Underwriting Process via Fiori apps for Individual and Group Insurance
- Underwriting rules to determine Straight Through processing vs. Manual Underwriting process
Based on SAP Employee Health Plans in USA with options to choose coverages by family members
Medical Plans as Sales Illustration
Multiple Group Plans and Plan Member Upload | ▪ Medical Plans mandatory main coverages. Two options (one must be chosen)
  ▪ Consumer Choice 90
  ▪ Consumer Choice 80
- Vision Core Coverage
  ▪ Included in all medical plans
  ▪ Standalone with selected members
  ▪ Mutually exclusive
- Vision Buy up Coverage
  ▪ Pricing is different based on standalone vs upgrade from core
  ▪ Mutually exclusive
  ▪ Upgrade option with medical plan
  ▪ Standalone with selected members
- Dental Coverage
  ▪ Not included as part of medical plan

Life Policy
- CoCo90 Coverage
  - Main Insured
  - Spouse
  - Child 1, 2, ...
- CoCo80 Coverage
  - Main Insured
  - Spouse
  - Child 1, 2, ...

Dental Coverage
- Main Insured
- Spouse
- Child 1, 2, ...

Vision Coverage
- Main Insured
- Spouse
- Child 1, 2, ...
## Company Profile
### Sales Channels

<table>
<thead>
<tr>
<th>LoB</th>
<th>Agent Portal (Indirect)</th>
<th>Customer Portal (Direct)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Homeowners Insurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Auto Insurance</td>
<td>Fiori Apps</td>
<td>C4C</td>
</tr>
<tr>
<td>Group P&amp;C</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Health Insurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group Health</td>
<td>Fiori Apps</td>
<td>C4C</td>
</tr>
<tr>
<td><strong>Combined Insurance (PG100)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Combined Unit Link Insurance (PF120)</td>
<td>iPad App</td>
<td></td>
</tr>
<tr>
<td>Endowment Insurance (PG200)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group Life</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Company Profile
Organizational Structure

Commissions-Relevant Sales Hierarchy

- Sales – East Region
  - Agency East
    - Position for Producers (Agency East)
  - Sales Team
    - Position for Sales Team
  - Occasional Agents
    - Position for Occasional Agents
- Sales – West Region
- Sales – North Region
- Sales – South Region
- Brokers – Nationwide
  - Position for Brokers (Nationwide)

Workflow-Relevant Claims Hierarchy

- Claims – Auto Unit
  - P&C Auto Claim Manager
  - PnC Auto Claim Manager
  - P&C Auto Claim Handler 1
  - PnC Auto Claim Handler 1
  - P&C Auto Claim Handler 2
  - PnC Auto Claim Handler 2
- Claims – Home Unit
## Financial Design

<table>
<thead>
<tr>
<th>Company Codes Overview</th>
<th>Chart of Accounts Framework</th>
<th>Parallel Accounting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost Centers Structure</td>
<td>Profit Centers Structure</td>
<td>Coding Block Enhancements</td>
</tr>
</tbody>
</table>
## Financial Design
### Company Codes Overview

<table>
<thead>
<tr>
<th>Company Code</th>
<th>I100</th>
<th>I300</th>
<th>I500</th>
<th>I600</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Country</strong></td>
<td></td>
<td></td>
<td>US</td>
<td>DE</td>
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<tr>
<td><strong>Currency</strong></td>
<td></td>
<td>USD</td>
<td></td>
<td>EUR</td>
</tr>
<tr>
<td><strong>House Bank</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• General Account</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• House</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sample US Bank 01 for House Bank (CASH)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• CHK01 (vendor payments, etc.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>• CHK2 (premiums, claims)</td>
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<tr>
<td>Sample DE Bank 01 for House Bank (CASH)</td>
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<tr>
<td>• CHK01 (vendor payments, etc.)</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• CHK2 (premiums, claims)</td>
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<tr>
<td><strong>Chart of Accounts</strong></td>
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<tr>
<td><strong>Parallel Ledgers</strong></td>
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<tr>
<td><strong>Functional Areas</strong></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Marketing, Sales, Claims Handling, Underwriting, Shared Services</td>
<td></td>
</tr>
<tr>
<td><strong>Controlling Area</strong></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>I010 New Future Insurance</td>
</tr>
<tr>
<td><strong>Cost Center Accounting</strong></td>
<td></td>
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</tr>
<tr>
<td>US P&amp;C Insurance</td>
<td></td>
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</tr>
<tr>
<td>US Shared Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>US Health Insurance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DE P&amp;C Insurance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DE Shared Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DE Life Insurance</td>
<td></td>
<td></td>
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<tr>
<td><strong>Additional Account Assignment</strong></td>
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<tr>
<td>LoB, Country, Region, Claim Year</td>
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<tr>
<td><strong>Segment Reporting</strong></td>
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<td>Property Protection Segment</td>
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<td>Property Protection Segment</td>
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<tr>
<td>Health Segment</td>
<td></td>
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<tr>
<td>Financial Services Segment</td>
<td></td>
<td></td>
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</tbody>
</table>

*) The Cost of Sales Accounting Area is determined from the type of the posted Cost Center
# Financial Design
## Chart of Accounts Framework

<table>
<thead>
<tr>
<th>Account class</th>
<th>Number range</th>
<th>Account Group</th>
<th>Field Status Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets</td>
<td>1000000 – 1999999</td>
<td>ASTS</td>
<td>All fields are optional</td>
</tr>
<tr>
<td>Liabilities</td>
<td>2000000 - 2999999</td>
<td>LIAB</td>
<td>All fields are optional</td>
</tr>
<tr>
<td>Equity</td>
<td>3000000 – 3999999</td>
<td>EQTY</td>
<td>All fields are optional</td>
</tr>
<tr>
<td>Revenues</td>
<td>4000000 - 4999999</td>
<td>REVN</td>
<td>All fields are optional</td>
</tr>
<tr>
<td>Expenses</td>
<td>5000000 - 5999999</td>
<td>EXPN</td>
<td></td>
</tr>
<tr>
<td>Operating Expenses</td>
<td>6000000 - 6999999</td>
<td>EXPN</td>
<td>cost centers or internal orders are required</td>
</tr>
</tbody>
</table>
# Financial Design
## Parallel Accounting

Parallel ledgers can be used to perform parallel accounting for different accounting principles.

<table>
<thead>
<tr>
<th>Company</th>
<th>Company Code (CoCd)</th>
<th>CoCd Currency</th>
<th>Fiscal Year</th>
<th>Chart of Accounts</th>
<th>Ledger</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Future P&amp;C Ins. (US)</td>
<td>I100</td>
<td>USD</td>
<td>Calendar year with 12 periods + 4 special periods</td>
<td>I010 Chart of Accounts – New Future Insurance</td>
<td>Across all companies two ledgers are created: 0L = Leading Ledger Z2= Local Stat</td>
</tr>
<tr>
<td>New Future Health Ins(US)</td>
<td>I300</td>
<td>USD</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Future P&amp;C Ins. (DE)</td>
<td>I500</td>
<td>EUR</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Future Life Ins. (DE)</td>
<td>I600</td>
<td>EUR</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Cost centers are the lowest organizational level of cost monitoring. Note that shared services structures exist, assisting companies at country level.

### P&C US
- 1100101000 Marketing (PnC)
- 1100201000 Sales Region A (PnC)
- 1100211000 Sales Region B (PnC)
- 1100221000 Sales Region C (PnC)
- 1100301000 Claims Handling (PnC)
- 1100401000 Underwriting (PnC)
- 1100501000 Billing (PnC)

### Health US
- 3100103000 Marketing (Supp. Health)
- 3100203000 Sales Region A (Supp. Health)
- 3100213000 Sales Region B (Supp. Health)
- 3100223000 Sales Region C (Supp. Health)
- 3100303000 Claims Handling (Supp. Health)
- 3100403000 Underwriting (Supp. Health)
- 3100503000 Billing (Supp. Health)

### Shared Services US
- 1600101000 Corporate Accounting
- 1600201000 Information Technology
- 1600301000 Human Resources
- 1600401000 Legal Department
- 1600501000 Corporate Actuary
- 1600601000 Internal Audit
- 1600701000 Investments
- 1600801000 Corporate Facility Mgmt & Real Estate
- 1600901000 Administration Intercompany Settlement

### P&C DE
- 5100105000 Marketing (Auto)
- 5100205000 Sales Region A (Auto)
- 5100215000 Sales Region B (Auto)
- 5100225000 Sales Region C (Auto)
- 5100305000 Claims Handling (Auto)
- 5100405000 Underwriting (Auto)
- 5100505000 Billing (Auto)

### Life DE
- 6100106000 Marketing (Life)
- 6100206000 Sales Region A (Life)
- 6100216000 Sales Region B (Life)
- 6100226000 Sales Region C (Life)
- 6100306000 Claims Handling (Life)
- 6100406000 Underwriting (Life)
- 6100506000 Billing (Life)

### Shared Services DE
- 5600105000 Corporate Accounting
- 5600205000 Information Technology
- 5600305000 Human Resources
- 5600405000 Legal Department
- 5600505000 Corporate Actuary
- 5600605000 Internal Audit
- 5600705000 Investments
- 5600805000 Corporate Facility Mgmt & Real Estate
- 5600905000 Administration Intercompany Settlement
Financial Design
Profit Centers Structure

Profit centers are the lowest organizational level of cost and revenue monitoring. Partial statements can be generated along this hierarchy or along alternative hierarchies.

<table>
<thead>
<tr>
<th>PC 10</th>
<th>PnC USD</th>
</tr>
</thead>
<tbody>
<tr>
<td>6010000</td>
<td>PnC</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>PC 1011</th>
<th>PnC Personal USD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1011101</td>
<td>PnC Personal Home</td>
</tr>
<tr>
<td>1011102</td>
<td>PnC Personal Condo</td>
</tr>
<tr>
<td>1011103</td>
<td>PnC Personal Rental</td>
</tr>
<tr>
<td>1011201</td>
<td>PnC Personal Auto</td>
</tr>
<tr>
<td>1011202</td>
<td>PnC Personal Motorcycle</td>
</tr>
<tr>
<td>1011203</td>
<td>PnC Personal Boat</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PC 30</th>
<th>Supplemental Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>3010000</td>
<td>Supp Health</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>PC 3011</th>
<th>Individual Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>3011101</td>
<td>Supp Health Accident</td>
</tr>
<tr>
<td>3011102</td>
<td>Supp Health Disability</td>
</tr>
<tr>
<td>3011103</td>
<td>Supp Health Critical Illness</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PC 3021</th>
<th>Group Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>3021101</td>
<td>Supp Health Grp Accident</td>
</tr>
<tr>
<td>3021102</td>
<td>Supp Health Grp Disability</td>
</tr>
<tr>
<td>3021103</td>
<td>Supp Health Grp Critical Illness</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PC 50</th>
<th>PnC EUR</th>
</tr>
</thead>
<tbody>
<tr>
<td>5010000</td>
<td>PnC Personal &amp; Commercial</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PC 5011</th>
<th>Auto Personal EUR</th>
</tr>
</thead>
<tbody>
<tr>
<td>5011101</td>
<td>PnC Personal Home</td>
</tr>
<tr>
<td>5011102</td>
<td>PnC Personal Condo</td>
</tr>
<tr>
<td>5011103</td>
<td>PnC Personal Rental</td>
</tr>
<tr>
<td>5011201</td>
<td>PnC Personal Auto</td>
</tr>
<tr>
<td>5011202</td>
<td>PnC Personal Motorcycle</td>
</tr>
<tr>
<td>5011203</td>
<td>PnC Personal Boat</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>PC 5021</th>
<th>PnC Commercial EUR</th>
</tr>
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<tbody>
<tr>
<td>5021101</td>
<td>PnC Commercial Property</td>
</tr>
<tr>
<td>5021103</td>
<td>PnC Inland Marine</td>
</tr>
<tr>
<td>5021104</td>
<td>PnC Crime</td>
</tr>
<tr>
<td>5021105</td>
<td>PnC Umbrella/Excess Liability</td>
</tr>
<tr>
<td>5021106</td>
<td>PnC Commercial Auto</td>
</tr>
<tr>
<td>5021107</td>
<td>PnC Workers’ Compensation</td>
</tr>
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<table>
<thead>
<tr>
<th>PC 56</th>
<th>Shared Services EUR</th>
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<tbody>
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<td>5600000</td>
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<table>
<thead>
<tr>
<th>PC 60</th>
<th>Life Insurance EUR</th>
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<tbody>
<tr>
<td>6010000</td>
<td>Life</td>
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<table>
<thead>
<tr>
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<tbody>
<tr>
<td>6011101</td>
<td>Individual Term Life</td>
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<tr>
<td>6011102</td>
<td>Individual Whole Life</td>
</tr>
<tr>
<td>6011103</td>
<td>Individual Universal Life</td>
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<table>
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<tr>
<th>PC 6021</th>
<th>Life Group EUR</th>
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<tbody>
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<td>Group Term Life</td>
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<td>6021103</td>
<td>PnC Inland Marine</td>
</tr>
<tr>
<td>6021104</td>
<td>PnC Crime</td>
</tr>
<tr>
<td>6021105</td>
<td>PnC Umbrella/Excess Liability</td>
</tr>
<tr>
<td>6021106</td>
<td>PnC Commercial Auto</td>
</tr>
<tr>
<td>6021107</td>
<td>PnC Workers’ Compensation</td>
</tr>
</tbody>
</table>

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The coding block has been enhanced to provide additional functional and reporting requirements. The new fields are also updated in the line items created in the Controlling applications.

<table>
<thead>
<tr>
<th>Coding Block</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ZZPMID_SLS</td>
<td>Prod.Mod.ID Sales Product</td>
</tr>
<tr>
<td>ZZPMID_CON</td>
<td>Prod.Mod.ID Product</td>
</tr>
<tr>
<td>ZZPMID_COV</td>
<td>Prod.Mod.ID Elementary Product</td>
</tr>
<tr>
<td>ZZPRCLU</td>
<td>Product Cluster</td>
</tr>
<tr>
<td>ZZINS_TYP</td>
<td>Insurance Type</td>
</tr>
<tr>
<td>ZZINS_SCHL</td>
<td>Insurance Sales Channel</td>
</tr>
<tr>
<td>ZZRSK_CTRY</td>
<td>Risk Country</td>
</tr>
<tr>
<td>ZZRSK_RGIO</td>
<td>Risk Region</td>
</tr>
<tr>
<td>ZZCLM_YR</td>
<td>Claim Year</td>
</tr>
<tr>
<td>ZZPLAN_TYP</td>
<td>Plan Type</td>
</tr>
</tbody>
</table>
Predefined Business Processes

Business Processes: Insurance

Business Processes: Cross-Function
| SAP_0CK | Maintain Coding Block entries (Insurance) | SAP_3C6 | Dunning |
| SAP_1M0 | Maintain Sales Team | SAP_3C9 | Account Management (Premiums) |
| SAP_1M1 | Create Commission Manager and Assign Authorizations | SAP_3D3 | Outgoing Payments |
| SAP_1M2 | Create Compensation Plan Contract | SAP_3D9 | Account Management (Claims) |
| SAP_1M3 | Maintain Captive Agent (Producer) | SAP_3GL | G/L Integration |
| SAP_2A1 | Actual Commission | SAP_CFA | First Notice of Loss and Claim Processing - Auto |
| SAP_2A9 | Closing and Settlement | SAP_CFP | First Notice of Loss and Claim Processing - PnC |
| SAP_2AG | Assign Guarantee Agreement to Commission Contract | SAP_CL1 | Life Benefit Claim: Death |
| SAP_2C4 | Captive Agent (Producer) Onboarding via Fiori App | SAP_CL2 | Life Benefit Claim: Survival/Maturity |
| SAP_2CM | Post Manual Commission Documents | SAP_CL3 | Life Benefit Claim: Surrender |
| SAP_2CT | Assign Target (Bonus) Agreement to Commission Contracts | SAP_CL4 | Life Benefit Claim: Partial Surrender |
| SAP_2FR | Commission Contract Flat Rate Remuneration | SAP_F23 | Financial Accounting Period -End (Central) |
| SAP_2K1 | Create and Assign Broker | SAP_F24 | Year-End Closing (Central) |
| SAP_2K2 | Create Broker Compensation Plan Contract | SAP_H30 | Creating Benefit Catalog Items |
| SAP_2PA | Sales Representative (Producer/Agent) Portal Access | SAP_H31 | Claim Bundle/Collective Invoice |
| SAP_2PS | Profit Sharing | SAP_OSP | Maintain Organization Structure |
| SAP_2PT | Portfolio Transfer | SAP_P02 | Participant Change Administrative Data |
| SAP_2PW | Processing Pending Commission Cases with Workflow | SAP_P03 | Change Attributes |
| SAP_3B1 | Create Broker Master Data (Contract/Insurance Object) | SAP_P04 | Execute Status Changes (Premiums) |
| SAP_3B3 | Broker Collections | SAP_P05 | Inclusion/Exclusion of Contracts and Coverage |
| SAP_3C3 | Incoming Payment | SAP_P09 | Policy Cancellation (Non-Payment) |
| SAP_3C4 | Returns | SAP_P10 | Policy Renewal |
S4I_0CK  Maintain Coding Block entries (Insurance)

- This process supports the maintenance of the FI Coding Block in line with customer-defined business requirements
This process supports the creation of a sales team and the assignment of a commission contract. A contract bundle is created to group individual commission contracts with distribution ratios for remuneration splits.
This process supports the creation and the organizational assignment of a Commission Manager business partner.
This process supports the creation of a Compensation Plan Contract to be used by captive agents/producers.
This process supports the creation of a captive agent/producer business partner.
**S4I_2A1  Actual Commission**

- This process supports the functions of actual commission (settlement triggered by additional events). Activities can be performed manually but are routinely executed as automatic batch jobs.

### Actual Commission

<table>
<thead>
<tr>
<th>Events</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy Administrator</td>
</tr>
<tr>
<td>New Business Application Rejected (Commission Case Banned)</td>
</tr>
<tr>
<td>Commission Case updated to status Release</td>
</tr>
<tr>
<td>End</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Accounting</th>
<th>Commissions Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Receivables due posted</td>
<td>Settlement Scheduling Run</td>
</tr>
<tr>
<td>10 S4I_073 Incoming Payment</td>
<td>50 Settlement</td>
</tr>
<tr>
<td>Payment Rejected in Fail</td>
<td>50 Settlement</td>
</tr>
<tr>
<td>20 Forward Cleaving Information</td>
<td>Settlement Document Created</td>
</tr>
<tr>
<td>50 Settlement</td>
<td></td>
</tr>
<tr>
<td>60 S4I_303 Outgoing Payment</td>
<td>60 S4I_303 GL Integration</td>
</tr>
<tr>
<td>End</td>
<td></td>
</tr>
</tbody>
</table>
This process supports the periodic calculation of flat-rate remuneration, the determination of additional commission cases and the carrying out of settlement scheduling.
This process supports the assignment of a fixed subsidy or guarantee to a new commission contract partner.
This process supports the consolidated commission contract partner onboarding (business partner creation, role- and commission contract assignment in one workflow)

**Diagram: S4I_2C4 Captive Agent (Producer) Onboarding via Fiori App**

- **Event:** New Captive Agent (Producer)
- **Commissions Manager:**
  - 10A: Maintain Business Partner Data (name, ID)
  - 10B: Maintain address Info
  - 10C: Maintain bank details (bank key, account in)
  - 10D: Maintain contract info (assign contract and org position)
- **End**

**Steps:**
1. Create Master Data
2. Maintain contract account (CD44 Group, Std Contract)
This process supports the manual commission documents for agreements made outside of the standard commission contract (sales campaigns, additional commissions for sales persons, etc.)
S4i_2CT  Assign Target (Bonus) Agreement to Commission Contracts

- This process supports the creation of a new Target Agreement (Bonus), its assignment, triggering of periodic and additional commission cases, and settlement for payment.
This process supports the assignment of a flat rate remuneration (bonus not related to performance) to a commission contract.
S4I_2K1 Create and Assign Broker

- This process supports the creation of a business partner in Broker role and its functional assignments (position within organizational structure, commission contract)
This process supports the creation of broker compensation plan contracts and their assignment to brokers.

S4I_2K2  Create Broker Compensation Plan Contract
This process supports the activities required to grant an agent/producer access to the Agent Portal.

S4I_2PA  Sales Representative (Producer/Agent) Portal Access

- Create User ID
- Assign User ID to Business Partner
- Portal access and personalization
This process supports the activities involved in the year-end assignment of profit sharing commission cases.

### Assign Guarantee to Commission Contract

**S4I_2PS**

<table>
<thead>
<tr>
<th>Events</th>
<th>Policy Handler</th>
<th>Accounts Payable</th>
<th>Commission Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profit Sharing Plan Defined</td>
<td>40 New Business</td>
<td>T9 S4I_B03 Outgoing Payment</td>
<td>50 Assign Profit Sharing to Commission Contract</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>50 Process additional commission cases (profit share calculated)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>60 Settlement</td>
</tr>
<tr>
<td>10 S4I_UM2 Create Compensation Plan Contract</td>
<td></td>
<td></td>
<td>20 S4I_UM3 Maintain Captive Agent (Producer)</td>
</tr>
</tbody>
</table>
This process supports the transfer of the agent portfolio from one commission contract partner to another.
This process supports the activities required to solve pending commission cases that have 'parked' or 'incorrect' status.
This process supports the creation and management of the broker contract account, clarification account and Insurance object master data.

S4I_3B1  Create Broker Master Data (Contract/Insurance Object)
S4I_3B3  Broker Collections

- This process supports the broker-facilitated customer payment processing and related communication with the insurer.
This process supports the execution of incoming payments using payment lots that group together payments, e.g. originating from the same business partner.
This process supports the manual execution of bank returns. Tasks can be automated via background jobs.
S4I_3C6  Dunning

- This process supports the creation of dunning letters reminding business partners their overdue payables and payment requirements.
This process supports the manual transactions commonly used in the day-to-day management of customer accounts.
S4I_3D3  Outgoing Payments

- This process supports the execution of outgoing payments using payment lots that group together payments, e.g. disbursed to the same business partner.
This process supports the manual transactions commonly used in the day-to-day management of customer accounts.
This process supports the closing of reconciliation keys and the transfer of totals records to the general ledger.
This process supports the efficient predefined capture sequence of claim notifications for auto claims.
This process supports the efficient predefined capture sequence of claim notifications for household claims.
S4I_CL1  Life Benefit Claim: Death

- This process supports the claim handling activities related to the creation and handling of benefits at the death of the policy holder.

<table>
<thead>
<tr>
<th>Events</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Claim is reported</td>
<td>End</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Life Benefit Claim: Death</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>S4I_CL1</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Policy Handler</th>
</tr>
</thead>
</table>
| 10 | 54: POL 
New Business w/ Underscribing |

<table>
<thead>
<tr>
<th>Claim Handler</th>
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<table>
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<tr>
<th>Beneficiary</th>
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<table>
<thead>
<tr>
<th>Accounts Payable</th>
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<tr>
<td>30</td>
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| 40 | S4L_30L OI Integration |

<table>
<thead>
<tr>
<th>Policy Management notified after claim closure</th>
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<tbody>
<tr>
<td>---</td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Claim Closed Notification</th>
<th></th>
</tr>
</thead>
</table>
This process supports the claim handling activities related to the creation and handling of survival/maturity benefits.
## S4I CL3  Life Benefit Claim: Surrender

- This process supports the claim handling activities related to the creation and handling during complete voluntary surrender of the life policy before the insured event occurrence.
This process supports the claim handling activities related to the creation and handling during partial sum voluntary withdrawal of the life policy before the insured event occurrence.
This process supports the operations and reporting activities and evaluations required for month-end closing
This process supports the operations and reporting activities and evaluations required for year-end closing, including financial statements.
S4I_H30  Creating Benefit Catalog Items

- This process supports the creation and maintenance of benefit catalog items for health insurance
This process supports the specific claim bundle and collective invoicing process for health insurance.
This process supports the maintenance of the sales organization structure for insurance products (all LoBs)
This process supports various manual participants-related policy change activities such as changing the policy holder or the beneficiary.

<table>
<thead>
<tr>
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<tr>
<td></td>
<td>Change External Reference</td>
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</tr>
<tr>
<td></td>
<td>(Policy and Contract Level)</td>
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<td></td>
<td></td>
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<tr>
<td></td>
<td>Change Org Assignment</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>(Policy/Contract Level)</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
This process supports various manual policy-related policy change activities such as changing the benefit premium or payment frequency.
This process supports various manual premium-related policy change activities such as premium waivers or annual waivers.
S4I_P05  Inclusion/Exclusion of Contracts and Coverage

- This process supports the manual coverage- and contracts- policy change activities such as inclusion or exclusion.
This process supports the manual cancellation of policies e.g. due to payment arrears
S4I_P10  Policy Renewal

- This process supports the system-assisted operations related to policy renewal
This process supports the sequence of activities (group quote, review and underwriting, policies issuance) for group auto insurance.
This process supports the sequence of activities (group quote, review and underwriting, policies issuance) for group health insurance.
This process supports the sequence of activities (group quote, review and underwriting, policies issuance) for group life insurance.
This process supports the sequence of activities (lead creation, quote, underwriting) for individual auto insurance.
This process supports the sequence of activities (lead creation, quote, underwriting) for individual health insurance
This process supports the sequence of activities (lead creation, quote, underwriting) for individual life insurance.
This process supports the sequence of activities (lead creation, quote, underwriting) for individual home insurance.
This process supports the manual identification of life policies that reached maturity and triggering the benefits claim system for subsequent processing.
This process supports the sequence of activities (lead creation, quote, underwriting) for individual auto products when Cash-Before-Cover is required.
This process supports the auto insurance policy issue process where a counter offer is made by the underwriter.
This process supports the home insurance policy issue process where a counter offer is made by the underwriter.
This process supports the individual life insurance policy issue process where a counter offer is made by the underwriter.
This process supports the household insurance policy issue process where a counter offer is made by the underwriter.
This process supports the creation of an individual (person) business partner required for other processes such as lead management.
This process supports the creation of an institutional business partner required for other processes such as group insurance related.
This process supports the processing of leads from first visibility, through qualification, to the quote cycle when an auto product is assigned if the lead requires a quote.
This process supports the processing of leads from first visibility, through qualification, to the quote cycle for auto products when Cash-Before-Cover is required.
This process supports the processing of leads from first visibility, through qualification, to the quote cycle when a health product is assigned if the lead requires a quote.
This process supports the processing of leads from first visibility, through qualification, to the quote cycle when a life product is assigned if the lead requires a quote.
This process supports the processing of leads from first visibility, through qualification, to the quote cycle when a P&C product is assigned if the lead requires a quote.
This process supports the sequence of quick quote activities (creating quick quote, converting to full quote, underwriting) for individual auto insurance
S4I_QQH  Quick Quote (Supp. Health)

- This process supports the sequence of quick quote activities (creating quick quote, converting to full quote, underwriting) for individual health insurance.
- This process supports
### Business Processes Cross-Function

<table>
<thead>
<tr>
<th>Code</th>
<th>Process Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>S4X_1BK</td>
<td>House Bank and Bank Account Maintenance</td>
</tr>
<tr>
<td>S4X_1E1</td>
<td>Maintain Profit Center and Profit Center Group</td>
</tr>
<tr>
<td>S4X_1K1</td>
<td>Maintain Cost Center and Cost Center Group</td>
</tr>
<tr>
<td>S4X_1K6</td>
<td>Create Capital Internal Order</td>
</tr>
<tr>
<td>S4X_1KO</td>
<td>Maintain Internal Order (Ordinary Expense)</td>
</tr>
<tr>
<td>S4X_1P0</td>
<td>Create Business Partner</td>
</tr>
<tr>
<td>S4X_1PK</td>
<td>Create Customer Master (not industry-related)</td>
</tr>
<tr>
<td>S4X_1PV</td>
<td>Create Vendor Master (not industry-related)</td>
</tr>
<tr>
<td>S4X_1SK</td>
<td>Maintain G/L Account and Related</td>
</tr>
<tr>
<td>S4X_1T1</td>
<td>Create Fixed Asset</td>
</tr>
<tr>
<td>S4X_1ZT</td>
<td>Managing Material Price Changes and Inventory Values</td>
</tr>
<tr>
<td>S4X_ZV7</td>
<td>Monitoring of Goods and Invoice Receipts</td>
</tr>
<tr>
<td>S4X_BD9</td>
<td>Sell from Stock</td>
</tr>
<tr>
<td>S4X_BDG</td>
<td>Sales Quotation</td>
</tr>
<tr>
<td>S4X_BDK</td>
<td>Sales Processing using Third Party</td>
</tr>
<tr>
<td>S4X_BEI</td>
<td>Period End Closing -Plant</td>
</tr>
<tr>
<td>S4X_BJ5</td>
<td>Make-To-Stock Discrete Manufacturing</td>
</tr>
<tr>
<td>S4X_DX8</td>
<td>Expense Purchasing</td>
</tr>
<tr>
<td>S4X_F1A</td>
<td>A/P Outgoing Payment</td>
</tr>
<tr>
<td>S4X_F1B</td>
<td>A/R Incoming Payment</td>
</tr>
<tr>
<td>S4X_FQ1</td>
<td>Asset Acquisition Through Direct Capitalization</td>
</tr>
<tr>
<td>S4X_FQ2</td>
<td>Asset Acquisition with AuC</td>
</tr>
<tr>
<td>S4X_FQ4</td>
<td>Asset Retirement with/without Revenue</td>
</tr>
<tr>
<td>S4X_FQA</td>
<td>Asset Purchasing</td>
</tr>
<tr>
<td>S4X_J45</td>
<td>Procurement of Direct Materials</td>
</tr>
<tr>
<td>S4X_K13</td>
<td>Maintain Allocation Cycle (Distribution)</td>
</tr>
<tr>
<td>S4X_K23</td>
<td>Costs Allocation (Distribution)</td>
</tr>
<tr>
<td>S4X_RK1</td>
<td>Manual Customer Invoice</td>
</tr>
<tr>
<td>S4X_RK4</td>
<td>Customer Statement</td>
</tr>
<tr>
<td>S4X_RV1</td>
<td>Manual Vendor Invoice</td>
</tr>
<tr>
<td>S4X_RV4</td>
<td>Return to Vendor</td>
</tr>
<tr>
<td>S4X_RW1</td>
<td>General Ledger Posting</td>
</tr>
</tbody>
</table>
This process supports the maintenance of House Banks and House Bank Accounts.
S4X_1E1 Maintain Profit Center and Profit Center Group

This process supports the maintenance of profit centers and profit center groups for detailed profit control and reporting.
This process supports the creation of a new cost center and the maintenance of its assignments in cost controlling and profit center accounting.
S4X_1K6  Create Capital Internal Order

- This process supports the creation of an internal order to monitor capital expenses
This process supports the creation and maintenance of ordinary expense internal order for general cost controlling.
This process supports the individual creation of business partners in generic role.
This process supports the creation of a generic customer master used for non industry-specific sales.
This process supports the creation of vendor master data used for non industry-specific purchases.
S4X_1SK – Maintain G/L Account and Related Master Data

- This process supports the creation of a new General Ledger Account at the Chart of Accounts and Company Code levels, as well as the related maintenance for controlling (cost element maintenance) and reporting (reporting sets, financial statement version)

```
Maintain G/L Account and Related Master Data
S4X_1SK

Events
- New G/L Account required

Accounting Manager
- 10 Create account in Chart of Accounts
- 20 Check/Maintain Financial Statement Version
- 30 Check/Maintain G/L Reporting Sets
- 40 Extend G/L Account in relevant Company Codes

Cost Center
- 50 Maintain Cost Element Parameters
- 60 Check/Maintain Cost Element Group
- 70 Create Cost Element Group
```

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This process supports the creation of fixed asset master data for purchased or constructed in-house assets as well as their assignment to cost center.
This process supports the price changes and releases based on future planned price, inclusive of inventory revaluation.
S4X_2V7  Monitoring of Goods and Invoice Receipts

- This process supports the intelligent GR/IR monitoring (IN PREPARATION)
S4X_BD9  Sell from Stock

- This process supports the operations related to generic sales from stock of non industry-specific products (see also S/4HANA Best Practices BD9 process)
This process supports the operations related to generic sales quotation for non industry-specific products (see also S/4HANA Best Practices BDG process)
This process supports the operations related to third-party sales for non industry-specific products (see also S/4HANA Best Practices BDK process)
This process supports the operations related to period-end activities at Plant level (see also S/4HANA Best Practices BEI process).
This process supports the sequence of operations related to make-to-stock manufacturing of discrete products (see also S/4HANA Best Practices BJ5 process)
This process supports the workflow for purchasing expense items (purchase requisition, request for quotation, quotation selection, purchase order, goods receipt, invoice receipt and payment)
This process supports the vendor invoices review, blocking and unblocking, open items selection for payment proposal and the execution of the payment run.
This process supports the individual manual recording of non-insurance related customer payments and their application against customer's liabilities.
This process supports the purchase of an asset to be immediately capitalized (without asset under construction)
This process supports the creation of assets under construction as well as the creation of a specific internal order for cost monitoring, periodic- and final settlement.
This process supports the retirement of fixed assets whether scrapped or sold, including accumulated depreciation and acquisition reversal and recording of the gain/loss form transaction.
This process supports the workflow for fixed assets acquisition (purchase requisition, request for quotation, quotation selection, asset master data creation, purchase order, goods receipt, invoice receipt and payment)
This process supports the sequence of operations related to general procurement of direct materials for manufacturing (see also S/4HANA Best Practices J45 process)
This process supports the maintenance of cost distribution cycles (cost distribution drivers and values) for period-end cost allocation.
S4X_K23 Costs Allocation (Distribution)

- This process supports the execution and reversal of expense-related costs allocation between sender- and receiver cost centers or groups
This process supports the individual manual recording of miscellaneous non-insurance related customer receivables.
S4X_RK4  Customer Statement

- This process supports the batch generation of customer statements showing open items ageing, clearing activity and invoices to be paid.
This process supports the manual posting of vendor invoices and credit memos, the creation of vendor open items and accrual/expense recording.
This process supports the manual execution of a return to vendor for a purchased item (including manual recording of Returns Material Authorization / RMA from vendor)
This process supports the execution of direct, manual G/L journal entries between various General Ledger accounts.
This process supports
Workflows

Resumption of Application Processing
Policy Management

Approve Claim Payment In Excess of a Certain Amount
Claims Management

Approve Write-off
Collections and Disbursements

Approve Bank Account
Finance
Resumption of Application Processing
Policy Management

Application saved incomplete

Notification of Incomplete application in Fiori Inbox

Resume application processing from Fiori Inbox
Approve Claim Payment In Excess of a Certain Amount
Claims Management

Claim paid with amount exceeding $5,000/-

Manager Approves or Rejects payment from Inbox

If rejected, payment is reversed

Workflow item created in Claim Manager's Fiori Claim Inbox

If approved, payment is released
Approve Write-off
Collections and Disbursements

Accountant writes off an amount from a receivable

Manger Approves or Rejects write off from Fiori Inbox

If rejected, write off document is reversed

Workflow item created in the Manager’s Fiori Inbox

If approved, write off document is posted
Approve Bank Account
Finance

Bank Accountant creates a new bank account

A workflow item is created in Bank Manager’s Fiori Inbox

Bank Manager Approves or Rejects Bank Account from Fiori Inbox

If approved, Bank account is set to status ‘Active’

If rejected, Bank account is set to status ‘Inactive’
## End-to-End Walkthrough Scripts Inventory

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<tr>
<th>Property and casualty (US)</th>
<th>Health (US)</th>
<th>Property and casualty (DE)</th>
<th>Life (DE)</th>
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<td>Individual Health with Broker Commission and Collection</td>
<td>Family Coverage with Cash before Cover</td>
<td>Individual Life with Broker Commission and Collection</td>
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<tr>
<td>Auto with Underwriting and Cash Before Cover</td>
<td>Group Health with Underwriting</td>
<td>Auto Direct (FS-PM)</td>
<td>Group Life with Underwriting</td>
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<tr>
<td>Auto Self (Hybris)</td>
<td>Individual Health with Underwriting</td>
<td>Auto with Broker Commission and Collection</td>
<td>Individual Life with Unit Linked Funds and Cash Before Cover</td>
</tr>
<tr>
<td>Auto with Underwriting</td>
<td></td>
<td></td>
<td>Individual Life with Cash Before Cover</td>
</tr>
<tr>
<td>Group Auto with Underwriting</td>
<td></td>
<td></td>
<td>Combined Individual Life with Underwriting</td>
</tr>
<tr>
<td>Home Owners with Broker Commission and Collection</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Owners with Underwriting</td>
<td></td>
<td></td>
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End-to-end Walkthrough
Auto with Broker Commissions and Collections
End-to-end Walkthrough
Auto with Underwriting and Cash Before Cover

Customer
Business Planner/Business Analyst
Planner
Sales Agent/Broker Agent
Customer Service
Digital Marketing Manager
Product Specialist
Underwriter
Policy Administrator
Claims Manager/Handler
Commissions Manager
Billings/Payments Accountant
Accountant
System Scheduler

Run Analytics
Create Account/Lead
Create Quote
Request Cash before Cover
Review and Underwrite
Issue Policy
Display Policy
Process Claim/Benefit Case
Process Benefit Payment
Perform Broker Commission Settlement and Payment
Process Premium receivable
Process Info Container
Reconcile Monetary Values

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End-to-end Walkthrough
Auto Self (Hybris)
End-to-end Walkthrough
Individual Health with Underwriting

Customer
Business Planner/Business Analyst
Planner
Sales Agent/Broker Agent
Customer Service
Digital Marketing Manager
Product Specialist
Underwriter
Policy Administrator
Claims Manager/Handler
Commissions Manager
Billings/Payments Accountant
Accountant
System Scheduler

Run Analytics
Create Account/Lead
Create Quote based on the Lead
Review and Underwrite
Issue Policy
Display Policy

Process
Claim/Benefit Case
Process
Premium Receivable
Process
Benefit Payment
Process
Commission Payment
Perform Agent Commission Settlement
Reconcile Monetary Values
End-to-end Walkthrough
Family Coverage with Cash Before Cover

Customer

Business Planner/Business Analyst
- Run Analytics

Planner

Sales Agent/Broker Agent
- Create Account

Customer Service

Digital Marketing Manager

Product Specialist

Underwriter

Policy Administrator

Claims Manager/Handler

Commissions Manager

Billings/Payments Accountant

Accountant

System Scheduler

Run Analytics

Create Policy

Request Cash before Cover

Issue Policy

Display Policy in Detail

Process Premium receivable

Process Claim/Benefit Case

Perform Agent Commission Settlement

Process Benefit Payment

Process Commission Payment

Reconcile Monetary Values

Display Policy in Detail

Issue Policy

Create Policy

Request Cash before Cover

Process Premium receivable

Process Claim/Benefit Case

Perform Agent Commission Settlement

Process Benefit Payment

Process Commission Payment

Reconcile Monetary Values

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End-to-end Walkthrough

Individual Life with Broker Commission and Collection

Customer

Business Planner/Business Analyst

Run Analytics

Create Account/Lead

Create Quote Based on the Lead

Planner

Sales Agent/Broker Agent

Customer Service

Digital Marketing Manager

Product Specialist

Underwriter

Policy Administrator

Claims Manager/Handler

Commissions Manager

Billings/Payments Accountant

Accountant

System Scheduler

Run Analytics

Display Policy

Issue Policy from Quote

Process Broker Collections (process Broker report)

Process Premium Payment

Process Benefit Payment

Process Claim/Benefit Case

Perform Broker Commission

Perform Broker Payment

Display Account Balances

Reconcile Monetary Values
End-to-end Walkthrough
Group Life with Underwriting
End-to-end Walkthrough
Individual Life with Unit Linked Funds and Cash before Cover

Customer
- Run Analytics

Business Planner/Business Analyst
- Create Account/Lead
- Create Quote

Planner

Sales Agent/Broker Agent

Customer Service

Digital Marketing Manager

Product Specialist

Underwriter

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Claims Manager/Handler

Commissions Manager

Billings/Payments Accountant

Accountant

System Scheduler

Run Analytics

Issue Policy from Quote
Request Cash before Cover
Issue Policy
Display Policy
Process Claim/Benefit Case
Perform Agent Commission Settlement
Process Benefit Payment
Process Commission Payment
Reconcile Monetary Values

Process Premium receivable
Process Info Container

Create Quote

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## Landscape Access

| Test drive for prospects/customers and SAP partners | Prerequisites for unlimited CAL image usage by SAP partner |
| Getting Started Guide - Where to find what? | Role-Based Users |
Landscape Access
Test drive for prospects/customers and SAP partners

Insurers can ‘Test Drive’ and **explore** SAP Cloud for Insurance for a **30-day free trial** phase by using the SAP Best Practices for Insurance package.
In this context ‘free’ means that SAP is waiving the payment of software licenses for a limited period.

SAP App Center
(https://www.sapappcenter.com/apps/7225/)
Landscape Access
Commercial prerequisite for *unlimited* CAL image usage by SAP partner

SAP Test & Demo Licenses
For all solutions listed in the documentation published with the CAL image (‘Getting Started Guide’)

Cloud Appliance Library license
To use a CAL image a license is required. Costs are 600 EUR per month per image (min. 3 months contract)
This license allows to use all available CAL images; once at a time.

Cloud provider account
As of March 20th, CAL is integrated into
- Amazon Web Services (AWS)
  - USD 4.48 per hour when Active
  - USD 66.30 per month when Suspended
- Microsoft Azure
- Monsoon (SAP internal)

Deployed Cloud Appliance Library image for exploration, testing, training, showing demonstrations to customers and performing proof of concept projects
Getting Started Guide
Where to find what?

After having deployed a CAL image you have to perform a one-time setup procedure.
You find the relevant documents at https://www.sapappcenter.com/apps/7225/

1. Navigate to ‘Resources’
2. Select ‘Documents’ as part of the left-hand side menu
3. Select ‘Getting Started Portfolio’
4. Open the Adobe menu
5. Select attachments
6. Download documents
## Landscape Access
### Role-Based Users

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<thead>
<tr>
<th>Country</th>
<th>United States (US)</th>
<th>Germany (DE)</th>
</tr>
</thead>
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<tr>
<td><strong>Company</strong></td>
<td>New Future P&amp;C Ins. (US) (CoCd I100)</td>
<td>New Future P&amp;C (DE) (CoCd I500)</td>
</tr>
<tr>
<td><strong>Analytics Specialist</strong></td>
<td>ZANAUS</td>
<td>ZANADE</td>
</tr>
<tr>
<td><strong>Broker</strong></td>
<td>ZBROUS</td>
<td>ZBRODE</td>
</tr>
<tr>
<td><strong>Agents Manager</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Sales Agent</strong></td>
<td>ZA1000 ZA3000</td>
<td>ZA5000 ZA6000</td>
</tr>
<tr>
<td><strong>Underwriting Manager</strong></td>
<td>ZUM1000 ZUM3000</td>
<td>ZUM5000 ZUM6000</td>
</tr>
<tr>
<td><strong>Underwriter</strong></td>
<td>ZUW1000 ZUW3000</td>
<td>ZUW5000 ZUW6000</td>
</tr>
<tr>
<td><strong>Policy Handler</strong></td>
<td>ZPOLUS</td>
<td>ZPOLDE</td>
</tr>
<tr>
<td><strong>Billing/Payment Handler</strong></td>
<td>ZPAYUS</td>
<td>ZPAYDE</td>
</tr>
<tr>
<td><strong>Claims Supervisor</strong></td>
<td>ZC1000 ZC3000</td>
<td>ZC5000 ZC6000</td>
</tr>
<tr>
<td><strong>Claim Handler 1</strong></td>
<td>ZC1001 ZC3001</td>
<td>ZC5001 ZC6001</td>
</tr>
<tr>
<td><strong>Claim Handler 2</strong></td>
<td>ZC1002 ZC3002</td>
<td>ZC5002 ZC6002</td>
</tr>
<tr>
<td><strong>Buyer</strong></td>
<td>ZBUYUS</td>
<td>ZBUYDE</td>
</tr>
<tr>
<td><strong>G/L Accountant</strong></td>
<td>ZGLAUS</td>
<td>ZGLADE</td>
</tr>
<tr>
<td><strong>Workbench Developer</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Reference User</strong></td>
<td>ZZREF</td>
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## Tips and FAQs

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Cross-System Drill-Down Financial Documents
From the GL System to the Financial Subledger System

Please do the following to get a document posted to GL from Financial Product Subledger

1. Log in to the S/4 system.
2. Run transaction FB03 (Display Document).
3. Click on the button ‘Document List’ (Shift+F8).
4. Enter company code I500 or I600 and Logical System as per the Financial Product Subledger System (e.g. IAPCLNT210 in the standard S4i platform).
5. Execute (F8). You may get a warning message about selecting additional criteria. Press Enter to go past this warning.
6. You will get the list of documents posted from the Financial Product Subledger with the correct logical system.
7. Open any of the documents in the list by double-clicking on the document number.
8. You can drill to the Financial Product Subledger system (Client 210 in the standard S4i platform) by selecting the menu Environment > Document Environment > Original Document.
Parallel Ledger Posting

Example

- S4i features two ledgers
  - OL = the ledger that represents the main (GAAP) accounting for the CoCd;
  - Z2 specifically for US STAT.

- All postings from CD (and FS-PM for non-cashflow) to the GL flow into both the ledgers.
- A scenario that differentiates between OL and Z2 is the Fixed Asset acquisition for Office Equipment and Furniture asset classes where:
  - the acquisition is automatically capitalized in OL…
  - …but expensed in Z2.

- Note that for other type of postings, an option is to make manual GL Journal Entries to accommodate for the differences between the values for the two ledgers.
Mobile App Access for Sales Agents
Sales Agent Access

S4i can be configured for mobile access by sales agents.

- Search and install the SAP Insurance Sales Assistant app from the Apple Store:

The app comes with a demo mode to showcase features and functions.
How to Extend Beyond 30-Day Trial Period
Keep your work uninterrupted

IMPORTANT!: The trial period begins when you accept the CAL Terms and Conditions, not when the trial instance is first activated.
After the 30-day free trial, a CAL subscription allows you to keep the instance alive.

- Customers pay a monthly fee to use the entire SAP CAL library.
- Minimum contract period is 3 months with auto-renewal
- Every time an SAP solution gets started from an appliance it counts as an instance
- Licensing is per concurrent running instance (entire landscape), not per virtual machine.
- Customers need a cloud provider account (infrastructure costs are extra)
- Metric: Concurrently running instance/month
- Minimum Purchase: 1, 5, 10, or 20 instance(s) for 3 months respectively

Visit this page for more: https://www.sapstore.com/solutions/99007/SAP-Cloud-Appliance-Library
Remember that the terms and conditions of the free trial are restrictive.
To keep your work uninterrupted, activate your CAL subscription before the last day of the free trial.
How to Use the S4i Interactive Help

Example

S4i features interactive, contextual help for transactions used in the supported end-to-end business processes. Follow the procedure below to get an illustration:

1. Log in to the platform using Fiori Launchpad, with a generic user (e.g. ZZREF)
2. Go to the Insurance Systems group
3. Click the Insurance Digital Core tile. This will open the S/4 system
4. Follow the navigation tree to Insurance > Collections/Disbursements > Payments > Payment Lot
5. Double-click to open the transaction screen
6. Follow the menu navigation path More > Help > Application Help
7. This opens a modal dialog window
8. The Learning Content links open an even more detailed interactive help
Email Output Setup
PDF Policy Document

Pre-Requisite: Adobe Document Server® is installed, configured and operational (running)

Setup

- In the S/4HANA System:
  - For the policy recipient Business Partner: maintain valid email address that covers the validity period of the policy

- In the FS-PM System:
  - Configure email Output Settings in transaction SCOT
  - Create HTTP RFC destination (Type G) for the Adobe Document Services to point to the ADS in the NetWeaver Java system
  - Create / maintain proper Adobe Form for policy output in FS-PM customizing of Correspondence Types
  - Maintain Shipping / Dispatch Control assigned to the correspondence type to send output to email
  - Add an entry for the appropriate Correspondence type / Product Module Group / Company ID combination in ‘Automatically Schedule Correspondence’ in Correspondence Control
  - Add entries for appropriate Correspondence Type in ‘Manually schedule Correspondence’ if you want to create the correspondence on an ad-hoc / non-scheduled basis.

Process:

- Create policy for the above BP.
- Print Correspondence printing using transaction /PM0/ABY_FPP_CORR with the appropriate parameters for correspondence type, etc.
- View Correspondence history with transaction FKK_CORR_History
Solution Discovery
The S/4 Insurance Architecture
Solution Discovery
The Financial Flow

SAP Performance Management
BPC for HANA
Accounts Payable
Financial Assets Management
HR
Collections and Disbursements
Fixed Assets
Reinsurance
Policy Management
Claims Management

S/4HANA

Analytics Cloud
Ariba
Fieldglass
SuccessFactors
Callidus Cloud
C/4HANA

Actuarial System

Integration
Digital Payment

Data Services

Integration

Fiori

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